



### You are eligible for energy-efficiency incentives and financing if your home meets the following criteria:

- Located within the City of Milwaukee
- Owner-occupied or non-owner-occupied\* single-family home, duplex, or triplex (3 units or less)
- Owner of building must be listed as an individual and not as a trust, LLC, or form of business
- No delinquent property taxes due to the City of Milwaukee
- Me<sup>2</sup> is NOT based on income

\* Financing options and program rules may be different for non-owner occupied homes. Contact us for more details.

### Eligible Improvements

Must be installed by Participating Me<sup>2</sup> Contractors. See [smartenergypays.com](http://smartenergypays.com) for a complete list

- Attic & wall insulation
- Air sealing (caulking and sealing gaps that let in outside air)
- Efficient hot water heaters and Focus on Energy eligible heating and cooling equipment
- Heat Pumps
- Solar panels, in partnership with:
- Supporting safety improvements (up to 20% of total loan)



*"I couldn't be happier! I'm so thankful to be able to get work completed that I would have never been able to afford on my own. I'm very grateful. I would recommend Me<sup>2</sup> to anyone."*  
 – Lisa M., City of Milwaukee homeowner

[smartenergypays.com](http://smartenergypays.com)

Me<sup>2</sup> business programs are also available at:

[smartenergypays.com/businesses](http://smartenergypays.com/businesses)

Email: [Me2@milwaukee.gov](mailto:Me2@milwaukee.gov)

Phone: (414) 286-2489



Me<sup>2</sup> is a federally funded program sponsored by the City of Milwaukee that helps homeowners upgrade their homes with energy saving improvements that are good for you, your pocketbook, and the environment.

# Me<sup>2</sup>

Milwaukee Energy Efficiency  
*Smart energy pays.*

**Invest in energy saving  
 home improvements  
 with help from Me<sup>2</sup>**



Sponsored by the City of Milwaukee and the U.S. Department of Energy

(414) 286-2489

[smartenergypays.com](http://smartenergypays.com)

# Join more than 1,260 Milwaukee residents who have made energy saving improvements with Me<sup>2</sup>!



**Transform your home with Me<sup>2</sup> and keep your energy dollars "in-house!"**

The Milwaukee Energy Efficiency program, or Me<sup>2</sup>, helps homeowners upgrade their homes with energy saving improvements like new insulation, heating and cooling equipment, and solar panels (see back panel for eligible homes and improvements).

These improvements can help improve the **comfort** and **durability** of your home while **saving energy**. The program pairs Cash Back rewards from the statewide Focus on Energy Program with an affordable loan option through Summit Credit Union. With these financing tools, you can pay for qualifying home improvements as you save on your energy bill!

To get started, visit **SmartEnergyPays.com** or directly call a Participating Me<sup>2</sup> Contractor (listed online).



## Provides Easy and Affordable Loans

- Low fixed rate loan with flexible payment terms up to 15 years
- Loans for as little as \$1,000 and up to \$15,000
- No home equity required
- Simple application, fast approvals
- Ability to finance up to 100% of the cost of the energy efficiency updates!
- Summit pays your contractor on your behalf after the work has been completed

### In general, qualified loan applicants will:

- Meet eligibility requirements listed on the back of this brochure
- Be employed for the past 12-24 months
- Have a debt to income ratio less than 45%
- No minimum credit score requirement. Applicants with lower credit scores must have a longer recent employment history and lower outstanding debt obligations.

Apply Online: **SmartEnergyPays.com/homeowners**

Phone Number: **(800) 236-5560** (Press 2 for loan info, then 1 to apply)

Local Summit Branch Address:

**2159 Miller Park Way, West Milwaukee, WI 53219**

**10015 W. Greenfield Ave, Milwaukee, WI 53214**

Amount of Loan	Estimated Monthly Loan Payment		
	3 Year	5 Year	15 Year
	4.5% APR**	4.5% APR**	5.25% APR**
<b>\$2,000</b>	\$59	NA	NA
<b>\$4,000</b>	\$119	\$75	\$32
<b>\$6,000</b>	\$178	\$112	\$48
<b>\$15,000</b>	\$446	\$280	\$121

\*Payments are based on the amount of loan, term, and APR above. Other terms available.

\*\*APR is Annual Percentage Rate. Rates are as of 8/19/2013 and are subject to change without notice.



## Get Cash Back Rewards from Focus on Energy!

Since 2001, Focus on Energy has helped millions of Wisconsin homeowners make positive environmental changes and save on energy costs by making simple changes in their homes.

Program	Incentive
<b>Home Performance with Energy Star®</b> (insulation & air sealing)	Up to \$1,500 *
<b>Residential Rewards</b> (heating & cooling equipment)	Up to \$400 per improvement*
<b>Express Energy Efficiency</b> (efficient light bulbs and low-flow fixtures)	FREE installation
<b>Appliance Recycling</b> (old refrigerators & freezers)	FREE removal + \$50 reward
<b>Renewable Energy</b> Solar panels Geothermal heat pumps	Up to \$2,400** Up to \$650

\*Additional rewards available to qualified income-eligible homeowners.  
\*\*Program subject to change. Incentives available until funding is exhausted.



For more information, please call 800-762-7077 or visit:

**[www.focusonenergy.com](http://www.focusonenergy.com)**